

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sueann Kominski
Lon K Kominski, Jr
Debtors

Case No. 18-05198-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 24, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Sueann Kominski, Lon K Kominski, Jr, 572 Winterdale Rd., Starlight, PA 18461-1143
5140000	Emergency Services, PC, PO Box 319, Scranton, PA 18512-0319
5147936	+ Geisinger Health System, 100 North Academy Ave, Danville, PA 17822-0001
5140002	+ Geisinger Medical Center, 100 N. Academy Ave., Danville, PA 17822-0001
5140005	Rocky Mountain Holdings, LLC, P.O. Box 713375, Cincinnati, OH 45271-3375
5140007	+ Town of Hancock Volunteer, Ambulance Corp., P.O. Box 535, Baldwinsville, NY 13027-0535

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKBCNMAIL@carringtonms.com	Jan 24 2024 19:28:00	Carrington Wilmington, 1600 S. DOUGLASS RD., Anaheim, CA 92806
5139998	+ Email/Text: bankruptcynotices@aarons.com	Jan 24 2024 19:29:00	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
5139999	Email/Text: BKBCNMAIL@carringtonms.com	Jan 24 2024 19:28:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92806
5162974	Email/Text: BKBCNMAIL@carringtonms.com	Jan 24 2024 19:28:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
5140001	+ EDI: BLUESTEM	Jan 25 2024 00:19:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
5160353	Email/PDF: resurgentbknofications@resurgent.com	Jan 24 2024 19:32:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5140003	Email/Text: bankruptcies@penncredit.com	Jan 24 2024 19:29:00	Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108
5143943	EDI: PENNDEPTREV	Jan 25 2024 00:19:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5143943	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2024 19:29:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5140004	+ Email/Text: EBN_IndianapolisIMC@receivemoremp.com	Jan 24 2024 19:29:00	RMP Greensburg, Attn: Bankruptcy Dept, Po Box 349, Greensburg, IN 47240-0349
5207468	+ Email/Text: ssa.bankruptcy@ssa.gov	Jan 24 2024 19:29:00	Social Security Administration, 300 Spring Garden Street, 6th Floor, Philadelphia, PA 19123-2924
5140006	+ Email/Text: ssa.bankruptcy@ssa.gov	Jan 24 2024 19:29:00	Social Security Adminstration, Office of Regional Commissioner, 26 Federal Plaza Rm 40-120, New York, NY 10278-4199

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2024 at the address(es) listed below:

Name	Email Address
C. Stephen Gurdin, Jr	on behalf of Debtor 2 Lon K Kominski Jr Stephen@gurdinlaw.com, michelle@gurdinlaw.com
C. Stephen Gurdin, Jr	on behalf of Debtor 1 Sueann Kominski Stephen@gurdinlaw.com michelle@gurdinlaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor The Bank of New York Mellon F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-13 bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
TOTAL: 5	

Information to identify the case:

Debtor 1

Sueann Kominski

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1244

EIN --

Debtor 2

Lon K Kominski Jr

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5257

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-05198-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sueann Kominski

Lon K Kominski Jr
aka Lon Kevin Kominski Jr., aka Lon Kominski
Jr., aka Lon Kominski**By the
court:**1/24/24Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.